



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [COMMERCE BANCSHARES, INC.](#)

City/State [KANSAS CITY, MO](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [32,636,355](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMMERCE BANCSHARES, INC.](#)

[1000 WALNUT](#)

[KANSAS CITY, MO 64106](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	34,987,112			33,459,026			33,955,373			29,314,983			25,137,394																	
Net income (\$000)	356,771			415,859			530,765			354,057			421,231																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.60	2.79	30	2.56	2.65	37	2.46	2.60	35	2.87	2.77	51	3.31	3.01	60															
+ Non-interest income	1.77	0.94	88	1.83	1.09	84	1.79	1.04	85	1.69	1.21	78	2.11	1.32	83															
- Overhead expense	2.44	2.18	74	2.40	2.21	66	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72															
- Provision for credit losses	0.05	0.10	35	-0.24	-0.12	24	-0.20	-0.09	24	0.40	0.51	33	0.20	0.15	69															
+ Securities gains (losses)	-0.08	0	1	0	0.01	23	-0.01	0.01	1	0.07	0.02	89	0	0.01	20															
+ Other tax equivalent adjustments	0	0	48	0	0	6	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent)	1.80	1.46	81	2.22	1.76	81	2.06	1.66	79	1.55	1.04	82	2.17	1.56	92															
Net operating income	1.36	1.10	81	1.66	1.34	78	1.56	1.26	79	1.21	0.81	80	1.68	1.19	92															
Net income	1.36	1.10	81	1.66	1.34	79	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92															
Net income (Subchapter S adjusted)					1.56		2.06		1.97			1.18			1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.79	3.36	12	2.68	3.12	21	2.58	3.06	19	3.14	3.55	23	3.89	4.41	19															
Interest expense	0.10	0.35	8	0.04	0.26	4	0.04	0.25	3	0.15	0.52	4	0.43	1.08	7															
Net interest income (tax equivalent)	2.69	3.01	26	2.64	2.85	31	2.54	2.80	29	2.99	3.01	41	3.46	3.33	52															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.12	0.09	69	0.12	0.12	57	0.12	0.11	60	0.22	0.27	54	0.35	0.21	78															
Earnings coverage of net loan and lease losses (X)	35.10	36.38	60	34.48	26.30	66	34.15	39.72	63	15.99	22.91	58	11.72	24.40	45															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.90	1.17	22	1.07	1.32	29	0.99	1.23	28	1.35	1.58	37	1.09	0.83	80															
Allowance for loan and lease losses / Total loans and leases	0.90	1.15	23	1.07	1.30	30	0.99	1.20	31	1.35	1.55	38	1.09	0.81	80															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.05	0.39	3	0.09	0.58	5	0.08	0.49	5	0.18	0.71	7	0.10	0.57	5															
30–89 days past due loans and leases / Total loans and leases	0.45	0.33	72	0.21	0.29	47	0.26	0.32	50	0.31	0.39	49	0.54	0.43	72															
Liquidity and Funding																														
Net noncore funding dependence	-1.88	5.89	16	-6.79	-3.31	39	-11.71	-2.33	19	-2.19	3.20	37	1.44	14.45	16															
Net short-term noncore funding dependence	-2.29	0.87	25	-7.34	-9.17	49	-12.27	-7.71	29	-2.33	-4.76	56	1.04	3.38	34															
Net loans and leases / Total assets	48.30	63.09	13	43.46	58.81	13	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22															
Capitalization																														
Tier 1 leverage ratio	9.87	9.22	72	9.31	9.07	62	9.13	8.98	60	9.45	9.13	63	11.38	9.76	84															
Holding company equity capital / Total assets	7.21	9.68	15	10.08	10.79	38	9.36	10.71	31	10.31	11.16	37	12.02	12.43	46															
Total equity capital (including minority interest) / Total assets	7.27	9.81	15	10.12	10.91	36	9.39	10.82	29	10.32	11.29	36	12.03	12.57	44															
Common equity tier 1 capital / Total risk-weighted assets	13.97	11.79	81	14.02	12.64	74	14.34	12.42	81	13.71	12.38	76	13.93	12.17	79															
Net loans and leases / Equity capital (X)	6.70	6.64	51	4.31	5.47	25	4.37	5.53	27	4.76	5.58	32	4.65	5.21	36															
Cash dividends / Net income	26.86	31.93	36	22.17	27.22	42	23.12	28.27	38	36.03	42.30	41	29.07	33.12	42															
Cash dividends / Net income (Subchapter S adjusted)					71.62		-3.51		3.14		-0.65			-12.02																
Growth Rates																														
Assets	-5.44	6.04	10	9.68	9.51	54	11.44	10.50	66	26.29	16.68	79	2.27	9.26	23															
Equity capital	-32.44	-3.83	6	5.29	7.52	49	1.18	7.46	19	8.37	6.99	64	6.94	10.49	47															
Net loans and leases	5.08	14.48	15	-7.53	-0.66	17	-6.93	3.36	12	10.71	9.07	68	4.21	9.10	31															
Noncore funding	-14.80	36.20	17	12.43	-21.64	89	19.69	-14.79	86	7.98	-12.18	73	4.29	6.59	50															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13															
Equity investment in subsidiaries / Equity capital	87.41	104.01	3	90.02	103.15	4	90.13	103.22	3	92.59	102.81	6	88.01	103.22	5															
Cash from ops + noncash items + op expense / Op expense + dividends	188.88	118.32	76	237.49	155.61	80	225.81	154.48	78	151.74	147.24	65	323.78	190.27	84															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	436,203	422,751	556,170	594,465	646,307	3.18	11.31
Income from lease financing receivables.....	14,882	16,383	21,399	24,010	22,869	-9.16	9.17
Fully taxable income on loans and leases.....	439,902	427,214	561,843	599,968	645,375	2.97	12.43
Tax-exempt income on loans and leases.....	11,183	11,920	15,726	18,507	23,801	-6.18	-21.56
Estimated tax benefit on income on loans and leases.....	2,106	4,894	3,029	3,687	4,917	-56.97	-63.40
Income on loans and leases (tax equivalent).....	453,191	444,028	580,598	622,162	674,093	2.06	10.19
Investment interest income (tax equivalent).....	227,840	173,204	223,965	215,247	235,983	31.54	33.08
Interest on balances due from depository institutions.....	9,151	2,108	3,202	2,273	6,706	334.11	543.08
Interest income on other earning assets.....	18,964	32,683	40,430	43,762	19,280	-41.98	51.39
Total interest income (tax equivalent).....	709,146	652,023	848,195	883,444	936,062	8.76	18.90
Interest on time deposits of \$250K or more	1,425	1,408	1,727	9,056	22,420	1.21	-80.55
Interest on time deposits < \$250K.....	1,098	1,771	2,008	8,789	10,893	-38.00	-63.83
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	11,583	5,764	7,509	17,851	39,712	100.95	-8.60
Interest on other borrowings and trading liabilities.....	11,528	1,117	1,651	7,120	30,367	932.05	26.29
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	25,634	10,060	12,895	42,816	103,392	154.81	-20.30
Net interest income (tax equivalent).....	683,512	641,963	835,300	840,628	832,670	6.47	21.13
Non-interest income.....	464,271	458,178	606,115	495,731	530,582	1.33	28.22
Adjusted operating income (tax equivalent)	1,147,783	1,100,141	1,441,415	1,336,359	1,363,252	4.33	23.90
Overhead expense.....	641,470	603,401	806,622	787,309	766,897	6.31	14.64
Provision for credit losses.....	12,594	-59,272	-66,326	116,049	50,438		-61.36
Securities gains (losses)	-20,274	0	-3,284	21,096	-347		
Other tax equivalent adjustments	0	-152	0	0	0		
Pretax net operating income (tax equivalent).....	472,397	556,012	698,022	454,136	545,914	-15.04	38.80
Applicable income taxes	97,859	111,947	145,711	87,293	109,074	-12.58	8.25
Tax equivalent adjustments	8,172	18,833	11,721	12,958	14,128	-56.61	-67.33
Applicable income taxes (tax equivalent).....	106,031	130,780	157,432	100,251	123,202	-18.92	-8.13
Minority interest	9,595	9,373	9,825	-172	1,481		2.37
Net income before discontinued operations, net of minority interest	356,771	415,859	530,765	354,057	421,231	-14.21	58.55
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	356,771	415,859	530,765	354,057	421,231	-14.21	58.55
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	366,366	425,232	540,590	353,885	422,712	-13.84	62.89
Investment securities income (tax equivalent).....	227,840	173,204	223,965	215,247	235,983	31.54	33.08
US Treasury and agency securities (excluding mortgage-backed securities)	36,713	25,864	34,067	20,715	25,525	41.95	92.49
Mortgage-backed securities	104,695	69,924	95,175	109,834	123,805	49.73	58.74
All other securities	86,432	77,416	94,723	84,698	86,653	11.65	0.29
Cash dividends declared.....	95,818	92,204	122,693	127,568	122,466	3.92	26.96
Common	95,818	92,204	122,693	120,818	113,466	3.92	39.43
Preferred.....	0	0	0	6,750	9,000		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.70	3.12	20	2.60	2.90	25	2.50	2.85	23	3.01	3.27	27	3.72	4	28
Less: Interest expense	0.10	0.33	9	0.04	0.24	4	0.04	0.23	3	0.15	0.48	5	0.41	0.98	10
Equals: Net interest income (tax equivalent)	2.60	2.79	30	2.56	2.65	37	2.46	2.60	35	2.87	2.77	51	3.31	3.01	60
Plus: Non-interest income	1.77	0.94	88	1.83	1.09	84	1.79	1.04	85	1.69	1.21	78	2.11	1.32	83
Equals: adjusted operating income (tax equivalent)	4.37	3.77	84	4.38	3.80	82	4.25	3.70	82	4.56	4.04	79	5.42	4.41	88
Less: Overhead expense	2.44	2.18	74	2.40	2.21	66	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72
Less: Provision for credit losses	0.05	0.10	35	-0.24	-0.12	24	-0.20	-0.09	24	0.40	0.51	33	0.20	0.15	69
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.08	0	1	0	0.01	24	-0.01	0.01	1	0.07	0.02	89	0	0.01	20
Plus: other tax equivalent adjustments	0	0	48	0	0	6	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.80	1.46	81	2.22	1.76	81	2.06	1.66	79	1.55	1.04	82	2.17	1.56	92
Less: Applicable income taxes (tax equivalent)	0.40	0.34	76	0.52	0.41	79	0.46	0.38	77	0.34	0.23	82	0.49	0.36	86
Less: Minority interest	0.04	0	95	0.04	0	93	0.03	0	93	0	0	3	0.01	0	84
Equals: Net operating income	1.36	1.10	81	1.66	1.34	78	1.56	1.26	79	1.21	0.81	80	1.68	1.19	92
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.36	1.10	81	1.66	1.34	79	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92
Memo: Net income (last four quarters)	1.34	1.10	78	1.66	1.30	81	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92
Net income-BHC and noncontrolling (minority) interest	1.40	1.11	82	1.69	1.35	81	1.59	1.27	80	1.21	0.83	79	1.68	1.20	92
Margin Analysis															
Average earning assets / Average assets	96.78	92.93	87	96.78	93.09	88	96.79	93.08	90	95.97	92.32	89	95.61	91.05	91
Average interest-bearing funds / Average assets	57.09	60.58	36	55.54	61.98	23	56.19	61.99	26	56.78	64.06	20	61.68	65.57	33
Interest income (tax equivalent) / Average earning assets	2.79	3.36	12	2.68	3.12	21	2.58	3.06	19	3.14	3.55	23	3.89	4.41	19
Interest expense / Average earning assets	0.10	0.35	8	0.04	0.26	4	0.04	0.25	3	0.15	0.52	4	0.43	1.08	7
Net interest income (tax equivalent) / Average earning assets	2.69	3.01	26	2.64	2.85	31	2.54	2.80	29	2.99	3.01	41	3.46	3.33	52
Yield or Cost															
Total loans and leases (tax equivalent)	3.91	4.24	26	3.73	4.07	34	3.70	4.01	33	3.91	4.27	30	4.73	5.09	27
Interest-bearing bank balances	0.74	0.79	44	0.14	0.13	76	0.14	0.14	47	0.22	0.27	39	1.60	2.04	26
Federal funds sold and reverse repos	1.31	1.05	65	3.57	0.25	98	2.94	0.25	97	4.78	0.68	96	2.15	2.44	42
Trading assets	2.26	0.57	86	1	0.45	73	1.16	0.45	73	2.07	0.60	82	2.59	0.99	77
Total earning assets	2.76	3.33	12	2.61	3.09	18	2.55	3.04	19	3.09	3.51	23	3.84	4.36	19
Investment securities (tax equivalent)	2.03	1.96	61	1.79	1.77	53	1.69	1.77	48	2.13	2.25	39	2.75	2.76	51
US Treasury and agency securities (excluding mortgage-backed securities)	4.20	1.38	97	4.45	1.23	99	3.99	1.14	99	2.39	1.75	83	2.52	2.32	72
Mortgage-backed securities	2	1.87	64	1.35	1.55	32	1.37	1.57	32	1.86	2.05	26	2.67	2.61	59
All other securities	1.73	2.89	13	1.87	2.85	20	1.66	2.81	14	2.33	3.24	16	3.02	4.06	16
Interest-bearing deposits	0.07	0.35	3	0.05	0.22	7	0.05	0.21	8	0.17	0.53	6	0.39	1.10	6
Time deposits of \$250K or more	0.35	0.61	18	0.18	0.70	3	0.18	0.66	4	0.87	1.42	11	2.15	1.96	62
Time deposits < \$250K	0.24	0.58	16	0.33	0.67	12	0.28	0.62	11	0.99	1.36	19	1.21	1.82	14
Other domestic deposits	0.09	0.31	11	0.05	0.16	18	0.05	0.15	15	0.14	0.36	11	0.34	0.93	7
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.63	0.88	48	0.07	0.18	28	0.07	0.17	33	0.31	0.62	25	1.61	1.86	42
Other borrowed funds and trading liabilities	0.52	1.55	11	0.19	1.29	16	0.09	1.27	12	0.80	1.50	19	2.07	2.38	30
All interest-bearing funds	0.17	0.54	9	0.07	0.38	4	0.07	0.37	3	0.26	0.74	5	0.67	1.49	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		464,271		458,178		606,115		495,731		530,582		
Fiduciary activities income		135,496		134,358		181,542		154,482		150,049		
Service charges on deposit accounts - domestic		72,392		71,724		97,217		93,227		95,983		
Trading revenue.....		13,199		14,355		18,990		17,341		11,415		
Investment banking fees and commissions.....		20,687		14,398		19,111		24,137		26,627		
Insurance activities revenue.....		684		603		1,262		903		1,264		
Venture capital revenue.....		49,294		48,972		51,112		-2,398		11,016		
Net servicing fees		1,086		688		1,444		-2,084		446		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		2,813		21,967		29,359		19,695		13,184		
Other non-interest income.....		168,620		151,113		206,078		190,428		220,598		
Total overhead expenses		641,470		603,401		806,622		787,309		766,897		
Personnel expense.....		415,589		392,608		525,248		512,987		492,927		
Net occupancy expense.....		53,791		50,417		67,900		66,980		68,507		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		233		274		354		427		531		
Other operating expenses.....		171,857		160,102		213,120		206,915		204,932		
Fee income on mutual funds and annuities.....		6,630		5,744		7,379		6,242		7,190		
Memoranda												
Assets under management in proprietary mutual funds and annuities		2,557,996		3,162,999		3,157,054		3,216,388		2,912,056		
Number of equivalent employees		4,625		4,565		4,527		4,607		4,819		
Average personnel expense per employee.....		89.86		86		116.03		111.35		102.29		
Average assets per employee.....		7,564.78		7,329.47		7,500.63		6,363.14		5,216.31		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		1.43	2.43	42	1.25	2.14	45	1.22	2.17	45	1.26	2.02
Overhead expenses / Net Interest Income + non-interest income		56.29	58.02	38	55.81	58.85	34	56.42	59.28	34	59.49	62.28
Percent of Average Assets												
Total overhead expense		2.44	2.18	74	2.40	2.21	66	2.38	2.17	69	2.69	2.57
Personnel expense.....		1.58	1.20	87	1.56	1.23	82	1.55	1.21	84	1.75	1.30
Net occupancy expense.....		0.20	0.22	38	0.20	0.24	30	0.20	0.23	33	0.23	0.26
Other operating expenses.....		0.66	0.73	48	0.64	0.72	45	0.63	0.72	45	0.71	0.94
Overhead less non-interest income		0.68	1.22	12	0.58	1.08	13	0.59	1.10	12	0.99	1.25
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		55.89	57.55	37	54.85	58.34	31	55.96	58.83	34	58.91	61.82
Personnel expense.....		36.21	31.86	72	35.69	32.89	66	36.44	32.93	67	38.39	32.36
Net occupancy expense.....		4.69	5.98	27	4.58	6.26	23	4.71	6.23	25	5.01	6.58
Other operating expenses.....		14.99	19.14	18	14.58	18.68	17	14.81	19.18	16	15.52	22.28
Total non-interest income		40.45	24.10	85	41.65	28.20	81	42.05	27.67	83	37.10	28.83
Fiduciary activities income		11.81	2.13	93	12.21	2.27	94	12.59	2.20	94	11.56	2.09
Service charges on domestic deposit accounts		6.31	3.30	92	6.52	3.25	91	6.74	3.27	94	6.98	3.27
Trading revenue.....		1.15	0.57	79	1.30	0.68	83	1.32	0.62	83	1.30	1.28
Investment banking fees and commissions.....		1.80	2.15	60	1.31	2.46	47	1.33	2.58	47	1.81	2.46
Insurance activities revenue.....		0.06	0.36	54	0.05	0.38	47	0.09	0.36	54	0.07	0.41
Venture capital revenue.....		4.29	0.01	99	4.45	0.03	97	3.55	0.04	96	-0.18	0.01
Net servicing fees		0.09	1.23	33	0.06	0.56	34	0.10	0.60	37	-0.16	0.01
Net securitization income		0	0	46	0	0.01	43	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets		0.25	1.19	29	2	3.64	42	2.04	3.30	45	1.47	3.92
Other non-interest income.....		14.69	8.80	80	13.74	9.39	78	14.30	9.27	79	14.25	9.65
Overhead less non-interest income		15.44	32.79	10	13.20	29.67	11	13.91	30.52	11	21.82	31.93
Applicable income taxes / Pretax net operating income (tax equivalent).....		20.72	21.50	40	20.13	21.49	34	20.87	21.18	42	19.22	18.63
Applicable income tax + TE / Pretax net operating income + TE		22.45	23.57	37	23.52	23.11	60	22.55	22.67	48	22.08	21.18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	7,884,085	7,453,506	7,453,973	7,421,846	6,674,300	5.78	24.18	
Commercial and industrial loans	3,613,211	3,147,881	3,238,743	4,091,383	3,413,599	14.78	22.73	
Loans to individuals	2,456,020	2,391,878	2,384,559	2,365,712	2,465,526	2.68	-4.07	
Loans to depository institutions and acceptances of other banks	5,162	3,856	5,905	32,212	33,776	33.87	48.04	
Agricultural loans	94,573	101,322	108,688	112,482	117,286	-6.66	-30.72	
Other loans and leases	1,853,969	2,065,990	1,993,106	2,351,095	2,047,139	-10.26	4.61	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	15,907,020	15,164,433	15,184,974	16,374,730	14,751,626	4.90	15.56	
Less: Allowance for loan and lease losses	143,377	162,775	150,044	220,834	160,682	-11.92	-9.16	
Net loans and leases	15,763,643	15,001,658	15,034,930	16,153,896	14,590,944	5.08	15.85	
Debt securities that reprice or mature in over 1 year	11,319,551	12,712,550	12,938,469	11,243,045	7,165,598	-10.96	55.83	
Mutual funds and equity securities	6,106	7,118	7,153	2,966	2,929	-14.22	-92.69	
Subtotal	27,089,300	27,721,326	27,980,552	27,399,907	21,759,471	-2.28	29.27	
Interest-bearing bank balances	643,440	1,889,045	3,971,712	1,747,657	395,952	-65.94	508.93	
Federal funds sold and reverse repos	1,289,020	1,750,000	1,627,800	850,000	850,000	-26.34	75.94	
Debt securities that reprice or mature within 1 year	1,312,959	1,453,106	1,511,558	1,206,219	1,406,028	-9.64	-25.47	
Trading assets	39,412	40,222	46,312	35,378	28,258	-2.01	59.74	
Total earning assets	30,374,131	32,853,699	35,137,934	31,239,161	24,439,709	-7.55	28.81	
Non-interest-bearing cash and due from depository institutions	355,469	353,696	320,977	450,686	503,937	0.50	-24.75	
Premises, fixed assets, and leases	407,833	377,476	388,738	371,083	370,637	8.04	21.61	
Other real estate owned	1,356	2,919	2,544	2,919	3,922	-53.55	-74.24	
Investment in unconsolidated subsidiaries	1,434	1,834	1,834	18,000	0	-21.81		
Intangible and other assets	1,496,132	925,428	858,480	860,799	765,698	61.67	144.75	
Total assets	32,636,355	34,515,052	36,710,507	32,942,648	26,083,903	-5.44	30.52	
Quarterly average assets	33,926,058	34,395,917	35,444,415	31,354,345	25,528,194	-1.37	37.04	
Average loans and leases (YTD)	15,459,743	15,885,903	15,690,514	15,912,919	14,241,979	-2.68	13.93	
Memoranda								
Loans held-for-sale	8,062	16,043	8,615	45,089	13,809	-49.75	-53.50	
Loans not held-for-sale	15,898,958	15,148,390	15,176,359	16,329,641	14,737,817	4.95	15.65	
Real estate loans secured by 1–4 family	3,378,815	3,294,075	3,311,392	3,411,553	2,979,481	2.57	23.10	
Commercial real estate loans	4,306,387	3,996,749	3,963,780	3,840,577	3,517,122	7.75	25.15	
Construction and land development	1,208,248	1,257,846	1,119,587	1,021,606	875,242	-3.94	30.82	
Multifamily	313,740	301,734	354,282	301,161	306,577	3.98	7.02	
Nonfarm nonresidential	2,784,399	2,437,169	2,489,911	2,517,810	2,335,303	14.25	25.18	
Real estate loans secured by farmland	198,883	162,682	178,801	169,716	177,697	22.25	22.05	
Total investment securities	12,638,616	14,172,774	14,457,180	12,452,230	8,574,555	-10.82	38.74	
U.S. Treasury securities	1,036,325	784,190	1,080,720	837,948	851,665	32.15	12.83	
US agency securities (excluding mortgage-backed securities)	43,175	51,941	51,755	54,596	139,388	-16.88	-90.80	
Municipal securities	1,803,253	2,155,076	2,096,827	2,045,099	1,267,927	-16.33	4.82	
Mortgage-backed securities	5,681,103	7,199,893	7,049,477	7,073,159	4,747,746	-21.09	48.57	
Asset-backed securities	3,558,287	3,359,915	3,539,219	1,882,243	1,233,489	5.90	104.86	
Other debt securities	510,367	614,641	632,029	556,219	331,411	-16.97	43.10	
Mutual funds and equity securities	6,106	7,118	7,153	2,966	2,929	-14.22	-92.69	
Available-for-sale securities	12,632,510	14,165,656	14,450,027	12,449,264	8,571,626	-10.82	38.68	
U.S. Treasury securities	1,036,325	784,190	1,080,720	837,948	851,665	32.15	12.83	
US agency securities (excluding mortgage-backed securities)	43,175	51,941	51,755	54,596	139,388	-16.88	-90.80	
Municipal securities	1,803,253	2,155,076	2,096,827	2,045,099	1,267,927	-16.33	4.82	
Mortgage-backed securities	5,681,103	7,199,893	7,049,477	7,073,159	4,747,746	-21.09	48.57	
Asset-backed securities	3,558,287	3,359,915	3,539,219	1,882,243	1,233,489	5.90	104.86	
Other debt securities	510,367	614,641	632,029	556,219	331,411	-16.97	43.10	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-1,543,814	138,372	30,894	351,731	136,095			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	4,775,039	5,744,519	6,393,848	4,807,737	4,289,232	-16.88	28.91	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,699,689	3,848,348	4,282,009	3,932,448	2,291,142	-3.86	34.70
NOW, ATS and transaction accounts	2,385,290	1,827,730	2,301,295	2,033,992	1,770,115	30.51	132.77
Time deposits less brokered deposits < \$250K	568,544	659,371	632,257	741,016	894,054	-13.77	-33.44
MMDA and other savings accounts	20,398,498	20,854,892	21,788,520	19,135,857	14,462,738	-2.19	37.20
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	27,052,021	27,190,341	29,004,081	25,843,313	19,418,049	-0.51	38.78
Time deposits of \$250K or more	419,693	956,404	810,358	1,049,989	1,053,210	-56.12	-53.23
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,314,590	2,253,753	3,022,967	2,098,383	1,850,772	2.70	64.27
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	21	2	0	14	17	950.00	-99.98
Other borrowings w/remaining maturity over 1 year	825	55	46	788	1,413	1400.00	-54.92
Brokered deposits < \$250K	0	0	0	53,687	60,748		-100.00
Noncore funding	2,735,129	3,210,214	3,833,371	3,202,861	2,966,160	-14.80	10.60
Trading liabilities	1,141	4,041	12,559	103	1,020	-71.76	51.73
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	476,957	619,235	412,172	496,399	560,202	-22.98	43.53
Total liabilities	30,265,248	31,023,831	33,262,183	29,542,676	22,945,431	-2.45	35.72
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	144,784		-100.00
Common stock	610,804	589,352	610,804	589,352	563,978	3.64	19.76
Common surplus	2,683,631	2,427,544	2,689,894	2,436,288	2,151,464	10.55	73.33
Retained earnings	353,446	396,655	92,493	73,000	201,562	-10.89	-19.72
Accumulated other comprehensive income	-1,119,344	159,166	77,080	331,377	110,444		
Other equity capital components	-176,943	-92,047	-32,973	-32,970	-37,548		
Total holding company equity capital	2,351,594	3,480,670	3,437,298	3,397,047	3,134,684	-32.44	-12.92
Noncontrolling (minority) interest in subsidiaries	19,513	10,551	11,026	2,925	3,788	84.94	396.14
Total equity capital, including minority interest	2,371,107	3,491,221	3,448,324	3,399,972	3,138,472	-32.08	-12.33
Total liabilities and capital	32,636,355	34,515,052	36,710,507	32,942,648	26,083,903	-5.44	30.52
Memoranda							
Non-interest-bearing deposits	10,468,989	11,623,316	11,773,740	10,497,842	6,902,279	-9.93	38.70
Interest-bearing deposits	17,002,725	16,523,429	18,040,699	16,449,147	13,629,728	2.90	31.73
Total deposits	27,471,714	28,146,745	29,814,439	26,946,989	20,532,007	-2.40	34.30
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,437,298	3,397,047	3,397,047	3,134,684	2,931,298		
Accounting restatements	0	0	0	3,766	0		
Net income	356,771	415,859	530,765	354,057	421,231		
Net sale of new perpetual preferred stock	0	0	0	-150,000	0		
Net sale of new common stock	13,088	11,572	16,326	16,224	15,205		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	163,321	80,052	129,361	54,163	284,904		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	95,818	92,204	122,693	127,568	122,466		
Change in other comprehensive income	-1,196,424	-172,211	-254,297	220,933	175,113		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	659	-489	-886	-793		
Holding company equity capital, ending balance	2,351,594	3,480,670	3,437,298	3,397,047	3,134,684		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	24.16	39.88	22	21.59	36.06	20	20.30	36.25	20	22.53	36.22	22	25.59	37.78	28
Commercial and industrial loans	11.07	11.23	54	9.12	11.11	45	8.82	10.76	45	12.42	13.52	45	13.09	12.02	59
Loans to individuals	7.53	3.58	82	6.93	3.60	81	6.50	3.36	80	7.18	3.40	81	9.45	4.20	80
Loans to depository institutions and acceptances of other banks	0.02	0.02	83	0.01	0.02	80	0.02	0.02	83	0.10	0.03	87	0.13	0.04	85
Agricultural loans.....	0.29	0.19	73	0.29	0.21	72	0.30	0.18	74	0.34	0.19	76	0.45	0.24	79
Other loans and leases.....	5.68	4.52	65	5.99	4.26	69	5.43	4.47	64	7.14	4.63	71	7.85	5.01	73
Net loans and leases.....	48.30	63.09	13	43.46	58.81	13	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22
Debt securities over 1 year.....	34.68	18.76	93	36.83	18.32	95	35.24	19.46	93	34.13	15.55	96	27.47	14.60	94
Mutual funds and equity securities	0.02	0.05	46	0.02	0.05	48	0.02	0.06	45	0.01	0.05	41	0.01	0.06	45
Subtotal	83	83.05	33	80.32	78.17	52	76.22	79.22	31	83.17	78.16	65	83.42	79.65	46
Interest-bearing bank balances	1.97	3.61	42	5.47	9.37	30	10.82	8.50	68	5.31	7.51	36	1.52	3.06	38
Federal funds sold and reverse repos	3.95	0.52	90	5.07	0.53	91	4.43	0.54	91	2.58	0.82	86	3.26	1.57	84
Debt securities 1 year or less	4.02	1.71	85	4.21	1.51	90	4.12	1.56	88	3.66	1.68	84	5.39	1.91	88
Trading assets	0.12	0.59	57	0.12	0.58	49	0.13	0.49	54	0.11	1.01	42	0.11	1.19	42
Total earning assets.....	93.07	90.76	76	95.19	91.57	89	95.72	91.77	91	94.83	91.05	92	93.70	89.53	89
Non-interest cash and due from depository institutions.....	1.09	0.98	57	1.02	0.99	50	0.87	0.82	56	1.37	1.07	76	1.93	1.14	93
Other real estate owned.....	0	0.01	49	0.01	0.01	53	0.01	0.01	54	0.01	0.02	43	0.02	0.03	42
All other assets.....	5.84	8.19	25	3.79	7.39	7	3.41	7.35	7	3.80	7.82	4	4.37	9.27	5
Memoranda															
Short-term investments	9.94	6.75	78	14.75	12.31	66	19.37	11.47	83	11.55	11.17	62	10.17	7.63	73
U.S. Treasury securities.....	3.18	1.98	74	2.27	1.18	77	2.94	1.47	78	2.54	0.84	82	3.27	1.03	81
US agency securities (excluding mortgage-backed securities)	0.13	0.81	40	0.15	0.75	38	0.14	0.82	37	0.17	0.63	42	0.53	0.54	62
Municipal securities	5.53	1.69	89	6.24	1.70	89	5.71	1.73	86	6.21	1.69	89	4.86	1.34	89
Mortgage-backed securities	17.41	12.93	70	20.86	13.46	81	19.20	14.14	74	21.47	11.75	89	18.20	11.44	83
Asset-backed securities	10.90	0.85	99	9.73	0.47	99	9.64	0.50	99	5.71	0.32	96	4.73	0.28	96
Other debt securities	1.56	0.51	87	1.78	0.51	85	1.72	0.53	87	1.69	0.42	88	1.27	0.39	84
Loans held-for-sale.....	0.02	0.30	34	0.05	0.50	31	0.02	0.55	29	0.14	0.52	33	0.05	0.39	28
Loans held for investment	48.72	63.03	14	43.89	58.34	15	41.34	58.06	13	49.57	61.72	18	56.50	63.50	23
Real estate loans secured by 1–4 family	10.35	12.79	38	9.54	11.57	39	9.02	11.46	38	10.36	11.91	44	11.42	13.29	40
Revolving	0.91	1.52	42	0.84	1.44	39	0.78	1.42	41	0.97	1.66	38	1.38	2.07	45
Closed-end, secured by first liens	9.19	10.86	44	8.50	9.73	45	8.06	9.67	42	9.15	9.81	49	9.67	10.69	45
Closed-end, secured by junior liens	0.25	0.19	74	0.20	0.19	69	0.19	0.17	69	0.24	0.22	67	0.38	0.28	71
Commercial real estate loans	13.20	24.89	23	11.58	22.35	23	10.80	22.69	22	11.66	22.22	26	13.48	22.23	31
Construction and land development	3.70	3.92	51	3.64	3.40	57	3.05	3.34	51	3.10	3.40	52	3.36	3.44	53
Multifamily.....	0.96	3.87	19	0.87	3.32	19	0.97	3.57	24	0.91	3.12	21	1.18	3.01	30
Nonfarm nonresidential	8.53	15.73	26	7.06	14.65	22	6.78	14.57	23	7.64	14.72	27	8.95	14.69	32
Real estate loans secured by farmland.....	0.61	0.34	75	0.47	0.35	71	0.49	0.30	72	0.52	0.33	74	0.68	0.36	77

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	49.56	62.29	27	49.15	60.51	27	49.09	61.05	27	45.32	57.15	26	45.24	57.46	30
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	21.24	20.65	50	21.72	20	54	21.81	19.86	54	20.83	19.43	52	20.20	20.75	47
Real estate loans secured by 1–4 family.....	1.86	2.39	46	1.92	2.47	45	1.88	2.43	46	1.94	2.64	44	2.43	3.15	45
Revolving	19.38	18.01	58	19.81	17.35	64	19.93	17.24	67	18.89	16.59	62	17.77	17.39	55
Closed-end.....	27.07	38.12	30	26.36	37.13	30	26.10	37.86	29	23.45	34.63	27	23.84	33.52	33
Commercial real estate loans	7.60	6.10	66	8.29	5.69	73	7.37	5.65	64	6.24	5.26	62	5.93	5.09	61
Construction and land development.....	0.87	1.40	51	0.68	1.19	51	0.64	1.18	51	0.58	0.93	50	0.87	0.94	58
1–4 family.....	6.72	4.62	70	7.61	4.46	79	6.74	4.40	72	5.66	4.19	68	5.06	4.02	66
Other.....	1.97	5.86	21	1.99	5.41	25	2.33	5.78	25	1.84	4.96	21	2.08	4.69	33
Multifamily.....	17.50	24.30	33	16.07	24.45	30	16.40	24.56	32	15.38	22.93	29	15.83	22.15	35
Nonfarm nonresidential	7.40	8.11	45	7.28	8.31	48	7.75	8.29	49	6.92	7.68	48	7.01	7.72	50
Owner-occupied.....	10.10	15.95	31	8.79	15.83	27	8.65	15.94	26	8.46	14.95	27	8.82	14.34	31
Other.....	1.25	0.55	81	1.07	0.61	75	1.18	0.54	80	1.04	0.54	77	1.20	0.55	78
Real estate loans secured by farmland.....	0.03	0.04	81	0.03	0.03	81	0.04	0.04	84	0.20	0.06	88	0.23	0.11	84
Loans to depository institutions and acceptances of other banks.....	22.71	18.37	68	20.76	19.45	59	21.33	18.86	61	24.99	22.17	65	23.14	19.53	65
Commercial and industrial loans	15.44	6.24	81	15.77	6.58	79	15.70	6.24	80	14.45	6.13	81	16.71	7.13	82
Loans to individuals.....	3.54	0.53	90	3.76	0.51	91	3.79	0.53	91	4	0.65	91	5.19	0.81	91
Credit card loans.....	0.59	0.31	79	0.67	0.38	78	0.72	0.34	81	0.69	0.32	78	0.80	0.37	80
Agricultural loans.....	11.66	8.16	72	13.62	8.42	74	13.13	8.75	71	14.36	9.09	72	13.88	9.85	73
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	226.63	411.16	17	222.60	383.43	18	220.89	391.81	17	235.62	381.27	22	218.76	391.26	24
Real estate loans secured by 1–4 family.....	97.12	133.66	31	98.38	124.74	38	98.13	126.06	38	108.31	125.03	42	97.66	138.18	36
Revolving	8.50	15.46	34	8.68	15.53	37	8.45	15.44	37	10.11	17.42	39	11.76	21.26	34
Closed-end.....	88.62	116.59	36	89.70	107.54	43	89.68	108.85	42	98.20	106.14	49	85.89	115.20	37
Commercial real estate loans	123.79	254.65	23	119.36	238.58	22	117.46	245.88	22	121.93	234.65	25	115.28	229.44	29
Construction and land development.....	34.73	39.81	48	37.57	36.07	56	33.18	35.95	50	32.43	35.62	51	28.69	34.95	50
1–4 family.....	3.99	9.02	47	3.10	7.44	46	2.86	7.42	45	3.01	6.34	46	4.21	6.61	50
Other.....	30.74	30.27	52	34.47	28.34	60	30.31	28.11	54	29.43	28.16	54	24.47	27.32	49
Multifamily.....	9.02	40.47	16	9.01	35.29	18	10.50	38.66	22	9.56	32.74	20	10.05	31.04	26
Nonfarm nonresidential	80.04	161.09	23	72.79	156.30	23	73.79	158.05	23	79.93	155.06	25	76.54	152.10	29
Owner-occupied.....	33.86	53.43	34	32.96	52.63	34	34.88	52.99	34	35.98	52.37	36	33.91	53.07	37
Other.....	46.18	105.96	23	39.83	100.99	17	38.90	102.54	20	43.95	100.54	27	42.63	97.41	26
Real estate loans secured by farmland.....	5.72	3.36	75	4.86	3.67	70	5.30	3.22	72	5.39	3.44	73	5.82	3.60	75
Loans to depository institutions and acceptances of other banks.....	0.15	0.26	82	0.12	0.20	79	0.17	0.21	83	1.02	0.28	86	1.11	0.44	84
Commercial and industrial loans	103.86	115.08	50	94.01	116.17	43	95.98	114.45	45	129.89	139.91	45	111.88	122.02	50
Loans to individuals.....	70.60	35.47	78	71.43	36.56	78	70.66	34.55	79	75.10	37.47	78	80.81	43.51	75
Credit card loans.....	16.19	2.79	90	17.02	2.58	91	17.05	2.77	91	20.80	3.30	90	25.07	4.34	91
Agricultural loans.....	2.72	1.73	75	3.03	2.03	73	3.22	1.86	77	3.57	1.88	78	3.84	2.18	79
Other loans and leases.....	53.29	50.11	62	61.70	47.63	68	59.06	51.06	66	74.64	49.54	71	67.10	52.44	64
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.22	30.74	29	19.82	29.25	28	19.09	30.07	25	17.16	27.32	25	17.47	26.45	30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	92.47	205.31	18	89.74	187.63	19	85.88	195.33	18	89.22	183.76	21	84.45	178.57	24
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	126.33	262.15	19	122.70	244.92	20	120.77	252.85	19	125.19	240.85	23	118.36	236.10	28

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	9.94	6.75	78	14.75	12.31	66	19.37	11.47	83	11.55	11.17	62	10.17	7.63	73
Liquid assets	24.06	23.63	58	31.42	29.12	55	34.82	29.03	67	32.45	26.22	71	25.71	22.44	69
Investment securities	38.73	20.98	93	41.06	20.37	96	39.38	21.63	94	37.80	17.85	97	32.87	16.99	94
Net loans and leases	48.30	63.09	13	43.46	58.81	13	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22
Net loans, leases and standby letters of credit	50.07	63.92	13	44.86	59.61	12	42.26	59.49	12	50.34	62.48	15	57.49	64.84	23
Core deposits	82.89	74.28	79	78.78	75.52	52	79.01	75.71	53	78.45	70.67	69	74.44	63.09	72
Noncore funding	8.38	12.30	42	9.30	10.15	58	10.44	10.30	65	9.72	14.13	44	11.37	19.36	30
Time deposits of \$250K or more	1.29	1.67	50	2.77	1.67	79	2.21	1.58	72	3.19	2.11	73	4.04	2.94	70
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	7.09	1.24	93	6.53	1.19	91	8.23	1.23	94	6.37	1.47	90	7.10	1.94	88
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	3.14	0.58	91	1.46	0.54	79	3.80	0.54	92	3.79	0.54	92	3.84	0.48	92
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	16	0	0.88	24	0	1	11	0	1.24	14	0	3.01	4
Earning assets that reprice within 1 year	36.59	35.71	51	38.06	38.80	45	41.37	37.37	59	37.49	39.38	44	42.15	39.29	57
Interest-bearing liabilities that reprice within 1 year	2.35	6.79	13	3.89	6.64	33	3.18	6.39	27	5.05	8.20	40	6.75	10.19	28
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	34.24	27.35	63	34.16	30.83	53	38.18	29.65	70	32.44	29.11	55	35.41	26.63	73
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.88	5.89	16	-6.79	-3.31	39	-11.71	-2.33	19	-2.19	3.20	37	1.44	14.45	16
Net short-term noncore funding dependence	-2.29	0.87	25	-7.34	-9.17	49	-12.27	-7.71	29	-2.33	-4.76	56	1.04	3.38	34
Short-term investment / Short-term noncore funding	123.66	112.63	69	166.52	304.29	36	193.37	273.46	44	120.20	184.19	41	92.13	77.77	66
Liquid assets - short-term noncore funding / Nonliquid assets	21.09	24.05	51	32.89	36.72	48	38.05	36.68	58	33.81	28.18	63	19.76	16.97	63
Net loans and leases / Total deposits	57.38	79.04	11	53.30	73.05	11	50.43	72.79	9	59.95	79.43	12	71.06	90.31	15
Net loans and leases / Core deposits	58.27	86.19	6	55.17	78.83	9	51.84	78.25	8	62.51	88.34	10	75.14	103.93	8
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-46.28	-19.27	5	4.34	1.06	93	0.96	-0.25	79	11.92	4.31	94	4.71	1.36	94
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.95	71.92	93	99.95	84.59	86	99.95	83.77	88	99.98	87.23	86	99.97	85.40	88
U.S. Treasury securities	8.20	9.62	60	5.53	6.01	69	7.48	6.70	67	6.73	4.72	74	9.93	6.15	74
US agency securities (excluding mortgage-backed securities)	0.34	4.10	34	0.37	4.24	31	0.36	4.12	31	0.44	4.01	32	1.63	3.49	50
Municipal securities	14.27	8.02	72	15.21	8.38	72	14.50	8.22	72	16.42	9.83	75	14.79	7.75	76
Mortgage-backed securities	44.95	62.34	21	50.80	66.09	23	48.76	66.54	21	56.80	66.64	35	55.37	67.43	29
Asset-backed securities	28.15	4.33	95	23.71	2.45	95	24.48	2.50	96	15.12	1.91	92	14.39	1.66	94
Other debt securities	4.04	3.02	68	4.34	3.01	68	4.37	3.08	69	4.47	3.01	72	3.87	2.94	74
Mutual funds and equity securities	0.05	0.27	40	0.05	0.29	39	0.05	0.29	40	0.02	0.35	35	0.03	0.40	36
Debt securities 1 year or less	10.39	9.28	65	10.25	8.18	67	10.46	7.78	69	9.69	10.55	57	16.40	11.86	73
Debt securities 1 to 5 years	30.98	20.14	76	25.20	17.39	72	26.86	18.25	74	22.85	17.03	66	23.54	17.94	64
Debt securities over 5 years	58.59	68.28	30	64.49	72.07	32	62.64	71.11	28	67.44	69.86	42	60.03	66.02	36
Pledged securities	37.78	31.26	63	40.53	33.37	61	44.23	32.26	68	38.61	35.67	51	50.02	30.57	76
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-36.27	-40.81	59	52.22	64.27	56	86.94	27.98	83	43.44	183.32	31	-3.82	26.69	34
Investment securities	-10.82	11.76	16	22.79	32.48	46	16.10	31.36	37	45.22	23.62	80	0.40	11.75	28
Core deposits	-0.51	4.57	37	10.98	16.96	24	12.23	16.94	38	33.09	26.88	76	-0.19	11.23	6
Noncore funding	-14.80	36.20	17	12.43	-21.64	89	19.69	-14.79	86	7.98	-12.18	73	4.29	6.59	50

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			13,327,124	13,005,326	11,186,430
Commit: Secured commercial real estate loans	2,086,659	1,544,402	1,614,490	1,497,951	1,217,972
Commit: Unsecured real estate loans	65,607	27,594	22,176	33,425	70,701
Credit card lines (reported semiannually, June/Dec)			5,007,409	4,972,104	5,063,166
Securities underwriting	0	0	0	0	0
Standby letters of credit	576,267	480,215	478,709	430,226	404,568
Commercial and similar letters of credit	1,167	2,460	5,304	3,117	7,050
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	376,413	268,097	366,424	288,712	208,922
Credit derivatives - notional amount (holding company as beneficiary)	159,775	104,564	119,209	92,458	107,304
Credit derivative contracts w/ purchased credit protection-investment grade..	520,758	348,665	471,385	325,537	254,535
Credit derivative contracts w/ purchased credit protection-noninvest grade..	15,430	23,996	14,248	55,633	61,691
Derivative Contracts					
Interest rate futures and forward contracts	1,669	43,987	22,165	89,000	19,443
Written options contracts (interest rate)	77,376	136,822	97,817	119,057	43,413
Purchased options contracts (interest rate)	576,392	92,588	76,029	51,514	1,529,658
Interest rate swaps	1,980,368	2,236,974	2,229,419	2,367,017	2,606,181
Futures and forward foreign exchange	7,435	7,566	5,119	4,776	8,536
Written options contracts (foreign exchange)	0	0	0	1,327	1,200
Purchased options contracts (foreign exchange)	0	0	0	1,328	1,200
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						36.30	22.78	84	39.48	22.01	89	42.89	23.52	88	
Standby letters of credit	1.77	0.66	88	1.39	0.66	86	1.30	0.65	85	1.31	0.71	85	1.55	0.84	83
Commercial and similar letters of credit	0	0.02	57	0.01	0.02	59	0.01	0.02	67	0.01	0.02	61	0.03	0.02	75
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.15	0.27	87	0.78	0.24	82	1	0.24	87	0.88	0.35	82	0.80	0.42	78
Credit derivatives - notional amount (holding company as beneficiary)	0.49	0.17	84	0.30	0.18	75	0.32	0.18	77	0.28	0.30	73	0.41	0.52	78
Credit derivative contracts w/ purchased credit protection-investment grade..	1.60	0.20	91	1.01	0.18	87	1.28	0.18	90	0.99	0.25	86	0.98	0.30	85
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.05	0.19	72	0.07	0.13	76	0.04	0.13	75	0.17	0.30	75	0.24	0.45	80
Derivative contracts	8.10	44.74	31	7.30	47.31	26	6.62	46.30	24	8	48.62	23	16.14	68.47	40
Interest rate contracts	8.08	32.78	33	7.27	35.15	28	6.61	32.46	25	7.97	34.36	25	16.10	47.31	42
Interest rate futures and forward contracts	0.01	3.53	30	0.13	4.39	37	0.06	3.25	34	0.27	6.21	37	0.07	10.67	30
Written options contracts (interest rate)	0.24	1.49	51	0.40	1.69	46	0.27	1.41	42	0.36	2.18	34	0.17	2.47	31
Purchased options contracts (interest rate)	1.77	1.57	78	0.27	1.29	61	0.21	1.31	59	0.16	1.46	52	5.86	2.65	82
Interest rate swaps	6.07	23.04	30	6.48	20.27	33	6.07	20.49	29	7.19	20.83	31	9.99	28.86	36
Foreign exchange contracts	0.02	6.65	57	0.02	6.12	56	0.01	6.30	56	0.02	6.01	53	0.04	10.12	51
Futures and forward foreign exchange contracts	0.02	4.26	60	0.02	3.76	58	0.01	3.78	58	0.01	3.47	53	0.03	5.23	51
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	80	0	0.05	80
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	80	0	0.08	80
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						84.94	44.98	86	81.73	42.82	83	78.55	45.53	80	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,643,240	2,517,937	2,430,549	2,634,019	4,209,631
Interest rate contracts	2,635,805	2,510,371	2,425,430	2,626,588	4,198,695
Foreign exchange contracts	7,435	7,566	5,119	7,431	10,936
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	9,104	51,553	27,284	93,776	27,979
Written options	77,376	136,822	97,817	120,384	44,613
Exchange-traded	0	0	0	0	0
Over-the-counter	77,376	136,822	97,817	120,384	44,613
Purchased options	576,392	92,588	76,029	52,842	1,530,858
Exchange-traded	0	0	0	0	0
Over-the-counter	576,392	92,588	76,029	52,842	1,530,858
Swaps	1,980,368	2,236,974	2,229,419	2,367,017	2,606,181
Held for trading	7,435	7,566	5,119	7,431	10,936
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	7,435	7,566	5,119	7,431	10,936
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,635,805	2,510,371	2,425,430	2,626,588	4,198,695
Interest rate contracts	2,635,805	2,510,371	2,425,430	2,626,588	4,198,695
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,602,052	2,758,410	2,822,973	2,930,374	3,011,951
One year or less	646,305	288,487	220,694	382,727	191,743
Over 1 year to 5 years	1,364,873	1,492,179	1,776,214	1,549,620	1,416,712
Over 5 years	590,874	977,744	826,065	998,027	1,403,496
Gross negative fair value (absolute value)	55,674	12,183	11,823	17,974	9,989
Gross positive fair value	38,424	54,952	41,758	89,673	105,534
Held for trading	191	108	77	57	97
Non-traded	38,233	54,844	41,681	89,616	105,437
Current credit exposure on risk-based capital derivative contracts	38,342	53,411	40,731	86,555	97,111
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.72	93.95	45	99.70	94.10	45	99.79	94.17	44	99.72	94.10	48	99.74	93.44	54
Foreign exchange contracts	0.28	3.10	60	0.30	3.22	60	0.21	3.47	60	0.28	3.49	57	0.26	3.20	50
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.34	9.12	28	2.05	12.59	37	1.12	11.16	29	3.56	14.05	35	0.66	13.49	18
Written options	2.93	5.29	54	5.43	7.18	58	4.02	6.28	55	4.57	8.18	50	1.06	5.91	26
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	2.93	4.93	56	5.43	6.91	59	4.02	5.96	57	4.57	7.73	53	1.06	5.10	28
Purchased options	21.81	4.14	90	3.68	3.41	64	3.13	3.27	64	2.01	3.42	60	36.37	4.42	95
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	21.81	3.58	92	3.68	3.01	67	3.13	2.87	67	2.01	2.86	64	36.37	3.35	95
Swaps	74.92	77.96	38	88.84	71.71	63	91.72	74.26	65	89.86	68.76	67	61.91	69.75	34
Held for trading	0.28	38.03	45	0.30	40.70	42	0.21	40.42	42	0.28	43.53	38	0.26	44.16	37
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0.28	1.66	72	0.30	1.55	71	0.21	1.68	71	0.28	1.60	67	0.26	1.60	63
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	99.72	61.97	54	99.70	59.30	57	99.79	59.58	57	99.72	56.47	61	99.74	55.84	62
Interest rate contracts	99.72	57.96	67	99.70	56.22	70	99.79	56.71	68	99.72	53.82	72	99.74	52.22	75
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	98.44	93.16	48	109.55	91.91	93	116.15	92.53	93	111.25	91.48	91	71.55	93.86	12
One year or less	24.45	37.29	46	11.46	27.90	38	9.08	27.56	35	14.53	32.05	42	4.55	32.17	20
Over 1 year to 5 years	51.64	22.61	87	59.26	29.78	92	73.08	27.01	98	58.83	27.06	92	33.65	30.45	56
Over 5 years	22.35	26.09	51	38.83	29.19	61	33.99	29.89	58	37.89	29.56	60	33.34	28.09	58
Gross negative fair value (absolute value)	2.11	2.48	37	0.48	1.18	26	0.49	0.98	29	0.68	1.55	35	0.24	0.83	25
Gross positive fair value	1.45	2.55	36	2.18	1.59	77	1.72	1.34	71	3.40	2.23	77	2.51	1.19	91
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.10	28	0	0.05	21	0	0.04	22	0.01	0.07	22	0	0.06	20
Gross positive fair value (X)	0.01	0.10	24	0.02	0.06	31	0.01	0.05	33	0.03	0.09	33	0.04	0.07	58
Held for trading (X)	0	0.06	47	0	0.05	44	0	0.04	44	0	0.07	39	0	0.06	37
Non-traded (X)	0.01	0.02	53	0.02	0.01	72	0.01	0.01	72	0.03	0.02	79	0.04	0.01	89
Current credit exposure (X)	0.01	0.06	32	0.02	0.05	40	0.01	0.04	38	0.03	0.06	39	0.03	0.05	60
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.16	0.70	34	0.23	0.59	45	0.18	0.46	40	0.40	0.85	40	0.49	0.73	66

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	150,044	220,834	220,834	160,682	159,932
Gross losses	21,432	28,386	35,627	50,047	61,880
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,014	14,076	17,060	15,189	12,192
Net losses	13,418	14,310	18,567	34,858	49,688
Provision for loan and lease losses	6,751	-43,749	-52,223	116,049	50,438
Adjustments	0	0	0	-21,039	0
Ending balance	143,377	162,775	150,044	220,834	160,682
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.03	0.09	29	-0.17	-0.12	30	-0.15	-0.09	32	0.40	0.51	34	0.20	0.15	69
Provision for loan and lease losses / Average loans and leases	0.06	0.16	30	-0.37	-0.21	27	-0.33	-0.16	23	0.73	0.82	49	0.35	0.24	75
Provision for loan and lease losses / Net loan and lease losses	50.31	151.30	33	-305.72	-65.12	26	-281.27	-105.48	23	332.92	487.86	50	101.51	130.58	30
Allowance for loan and lease losses / Total loans and leases not held for sale	0.90	1.17	22	1.07	1.32	29	0.99	1.23	28	1.35	1.58	37	1.09	0.83	80
Allowance for loan and lease losses / Total loans and leases	0.90	1.15	23	1.07	1.30	30	0.99	1.20	31	1.35	1.55	38	1.09	0.81	80
Allowance for loan and lease losses / Net loans and leases losses (X)	8.01	38.64	30	8.53	17.40	39	8.08	21.39	32	6.34	11.58	45	3.23	8.03	36
Allowance for loan and lease losses / Nonaccrual assets	1,995.78	428.13	95	1,561.99	330.05	95	1,638.57	364.13	93	832.08	299.17	92	713.92	218.72	92
ALLL / 90+ days past due + nonaccrual loans and leases	726.99	320.87	89	778.19	271.93	93	718.50	287.08	91	453.18	244.34	85	534.20	151.73	95
Gross loan and lease losses / Average loans and leases	0.18	0.16	65	0.24	0.20	66	0.23	0.19	63	0.31	0.34	58	0.43	0.28	78
Recoveries / Average loans and leases	0.07	0.07	59	0.12	0.08	74	0.11	0.08	73	0.10	0.07	72	0.09	0.08	62
Net losses / Average loans and leases	0.12	0.09	69	0.12	0.12	57	0.12	0.11	60	0.22	0.27	54	0.35	0.21	78
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	22.49	34.26	28	28.13	25.09	65	34.09	34.67	60	24.55	33.98	39	21.84	36.22	28
Earnings coverage of net loan and lease losses (X)	35.10	36.38	60	34.48	26.30	66	34.15	39.72	63	15.99	22.91	58	11.72	24.40	45
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	54	0	0.02	41	0	0.02	38	-0.01	0.04	12	0	0.01	42
Real estate loans secured by 1-4 family	0	-0.02	58	0	-0.01	70	0	-0.02	63	-0.02	0.01	27	0.01	0.01	55
Revolving	-0.02	-0.06	53	0.01	-0.07	76	0	-0.07	77	-0.05	0.01	18	0.06	0.02	71
Closed-end	0	-0.01	57	0	-0.01	62	0	-0.01	58	-0.01	0	28	0	0	50
Commercial real estate loans	0	0	48	0	0.04	29	0	0.04	37	0	0.07	11	-0.01	0.01	20
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0	0	50	-0.01	-0.01	33
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	41	-0.01	-0.01	31
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	42	0	0.05	26	0	0.05	34	0	0.11	6	-0.01	0.02	20
Owner-occupied	0	0	37	0	0.01	28	0	0.01	59	0	0.02	8	-0.01	0.01	15
Other	0	0.01	53	0	0.04	37	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0	0	55	-0.05	-0.01	12	-0.05	0	13	0	0.02	46	0.03	0.01	84
Commercial and industrial loans	0.02	0.11	43	-0.20	0.19	3	-0.14	0.17	3	0.10	0.47	21	0.04	0.37	13
Loans to individuals	0.62	0.76	51	1.04	0.72	72	0.94	0.71	69	1.29	1.13	70	1.79	1.17	74
Credit card loans	2.18	1.94	58	3.99	2.27	85	3.48	1.84	87	3.97	2.92	72	4.63	3.11	79
Agricultural loans	0	0.02	23	0	0.02	24	0	0.02	26	0	0.19	11	0.08	0.08	73
Loans to foreign governments and institutions	0	0.05	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.11	0.13	65	0.03	0.09	55	0.04	0.10	58	0.03	0.15	50	0.21	0.15	72

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		71,116		32,586		39,007		50,834		80,100
90+ days past due loans and leases		12,538		10,496		11,726		22,190		19,859
Nonaccrual loans and leases		7,184		10,421		9,157		26,540		10,220
Total past due and nonaccrual loans and leases		90,838		53,503		59,890		99,564		110,179
Restructured 30–89 days past due		653		857		764		1,072		2,131
Restructured 90+ days past due		681		545		831		963		1,224
Restructured nonaccrual		5,511		7,866		7,087		9,889		7,938
Total restructured loans and leases		6,845		9,268		8,682		11,924		11,293
30–89 days past due loans held for sale		5		0		6		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		5		0		6		0		0
Restructured loans and leases in compliance		148,736		120,590		56,205		128,704		68,156
Other real estate owned		1,356		2,919		2,544		2,919		3,922
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		12,287
Total other assets past due and nonaccrual		0		0		0		0		12,287
Percent of Loans and Leases										
30–89 days past due loans and leases	0.45	0.33	72	0.21	0.29	47	0.26	0.32	50	0.31
90+ days past due loans and leases	0.08	0.10	66	0.07	0.09	68	0.08	0.10	69	0.14
Nonaccrual loans and leases	0.05	0.37	3	0.07	0.54	6	0.06	0.46	6	0.16
90+ days past due and nonaccrual loans and leases	0.12	0.52	9	0.14	0.68	7	0.14	0.62	9	0.30
30–89 days past due restructured	0	0.01	61	0.01	0.01	66	0.01	0.01	63	0.01
90+ days past due restructured	0	0.01	80	0	0	78	0.01	0	81	0.01
Nonaccrual restructured	0.03	0.09	41	0.05	0.12	37	0.05	0.10	38	0.06
30–89 days past due loans held for sale	0	0	82	0	0	39	0	0	80	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.45	0.33	72	0.21	0.29	47	0.26	0.32	50	0.31
90+ days past due assets	0.08	0.10	65	0.07	0.09	68	0.08	0.10	69	0.14
Nonaccrual assets	0.05	0.37	3	0.07	0.55	6	0.06	0.47	6	0.16
30+ days past due and nonaccrual assets	0.57	0.89	42	0.35	1	9	0.39	0.97	17	0.61
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.06	0.33	7	0.06	0.40	6	0.06	0.36	6	0.15
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.35	7	0.07	0.42	6	0.06	0.37	6	0.16
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.49	0.38	70	0.39	0.48	44	0.19	0.41	19	0.49
Allowance for loan and lease losses	110.62	55.46	88	83.14	67.85	72	46.32	62.64	42	72.54
Equity capital + allowance for loan and lease losses	6.36	3.63	83	3.71	4.12	48	1.94	3.60	25	4.43
Tier 1 capital + allowance for loan and lease losses	4.56	3.90	67	4.04	4.89	42	2.06	4.30	20	5.05
Loans and leases + other real estate owned	1	0.61	81	0.89	0.82	59	0.46	0.71	35	0.98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.45	0.23	82	0.09	0.25	26	0.08	0.26	23	0.23	0.39	35	0.37	0.38	61
	90+ days past due	0.05	0.11	69	0.05	0.12	63	0.06	0.12	68	0.05	0.16	59	0.08	0.16	63
	Nonaccrual.....	0.02	0.41	3	0.03	0.60	6	0.02	0.52	5	0.05	0.76	6	0.04	0.46	7
Commercial and industrial	30–89 days past due.....	0.11	0.29	26	0.05	0.24	17	0.11	0.24	37	0.05	0.23	16	0.28	0.31	58
	90+ days past due	0.01	0.06	51	0.01	0.02	64	0.01	0.04	51	0.08	0.03	83	0.02	0.05	55
	Nonaccrual.....	0.10	0.47	17	0.17	0.65	16	0.14	0.57	17	0.47	0.75	39	0.10	0.83	14
Individuals	30–89 days past due.....	1.05	0.83	74	0.93	0.60	76	1.21	0.63	82	1.33	0.83	81	1.75	0.83	86
	90+ days past due	0.31	0.10	83	0.26	0.08	82	0.29	0.09	83	0.63	0.14	90	0.55	0.17	84
	Nonaccrual.....	0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans	30–89 days past due.....	0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual.....	0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due.....	0	0.09	29	1.36	0.11	97	0	0.07	30	0.12	0.17	68	1.80	0.24	93
	90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0.03	0.67	46
Foreign governments	30–89 days past due.....		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.32	0.13	81	0.01	0.11	43	0.02	0.12	47	0.01	0.18	40	0.03	0.20	40
	90+ days past due	0	0.01	73	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0.11	0.06	78	0.14	0.13	69	0.14	0.09	73	0.15	0.15	68	0.20	0.13	73

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.33	0.39	57	0.15	0.36	32	0.16	0.46	21	0.27	0.65	23	0.32	0.67	23
	90+ days past due	0.13	0.22	73	0.12	0.25	69	0.13	0.24	71	0.11	0.33	63	0.07	0.31	56
	Nonaccrual	0.04	0.58	6	0.05	0.76	6	0.05	0.71	7	0.05	0.89	5	0.06	0.73	3
Revolving	30–89 days past due	0.18	0.31	34	0.41	0.33	63	0.27	0.28	54	0.87	0.48	81	0.49	0.45	54
	90+ days past due	0.30	0.02	96	0.29	0.03	92	0.28	0.02	95	0.12	0.03	85	0.07	0.05	74
	Nonaccrual	0	0.86	5	0	1.05	6	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30–89 days past due	0.35	0.41	60	0.13	0.36	34	0.15	0.49	24	0.21	0.65	20	0.30	0.70	24
	90+ days past due	0.11	0.25	71	0.10	0.27	70	0.12	0.26	70	0.11	0.38	63	0.07	0.35	56
	Nonaccrual	0.05	0.57	6	0.05	0.71	6	0.05	0.67	7	0.06	0.87	6	0.06	0.70	7
Junior lien	30–89 days past due	0.01	0.01	61	0.01	0.01	56	0.01	0.01	50	0.01	0.02	44	0.03	0.02	68
	90+ days past due	0.01	0	94	0.01	0	92	0.01	0	89	0.01	0	84	0	0	78
	Nonaccrual	0	0.02	35	0	0.04	17	0	0.03	25	0	0.04	20	0	0.04	22
Commercial real estate	30–89 days past due	0.56	0.13	95	0.05	0.16	30	0.02	0.15	20	0.19	0.26	55	0.43	0.18	88
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	47	0.10	0.03	83
	Nonaccrual	0	0.29	6	0.01	0.48	6	0.01	0.38	5	0.05	0.62	9	0.02	0.23	12
Construction and development	30–89 days past due	0.05	0.19	50	0	0.15	18	0.07	0.17	59	0	0.28	11	1.49	0.28	92
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	71	0.40	0.02	94
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	22	0	0.20	25
1–4 family	30–89 days past due	0.03	0.02	78	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0.40	0	98
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.02	0.13	50	0	0.10	21	0.07	0.13	72	0	0.22	13	1.49	0.20	93
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	81	0	0.01	70
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	24	0	0.17	29
Multifamily	30–89 days past due	0.20	0.04	90	0.04	0.09	63	0	0.07	27	0	0.09	22	0.05	0.08	64
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.82	0.10	99	0.07	0.12	49	0	0.13	13	0.30	0.23	68	0.08	0.14	38
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	53	0	0.03	22
	Nonaccrual	0.01	0.36	6	0.02	0.58	7	0.01	0.45	7	0.07	0.80	8	0.03	0.28	12
Owner Occupied	30–89 days past due	0.12	0.04	86	0.07	0.04	72	0	0.04	21	0.18	0.07	85	0.01	0.07	19
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	66	0	0.01	26
	Nonaccrual	0.01	0.12	19	0.02	0.20	15	0.01	0.17	16	0.03	0.27	14	0.03	0.16	20
Other	30–89 days past due	0.71	0.05	99	0	0.07	27	0	0.08	14	0.11	0.14	60	0.07	0.07	63
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.21	8	0.01	0.31	15	0	0.23	7	0.04	0.44	17	0	0.10	9
Farmland	30–89 days past due	0	0.09	32	0.11	0.13	70	0	0.10	31	0.10	0.11	69	0.01	0.23	50
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0.25	1.13	46	0.24	0.84	47
Credit card	30–89 days past due	0.89	1.22	36	0.85	0.79	52	0.84	0.81	50	1.08	0.95	58	1.40	1.19	63
	90+ days past due	0.81	0.50	72	0.78	0.40	77	0.91	0.45	79	1.87	0.63	95	1.52	0.78	79
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,117,492	2,924,849	3,267,725	2,992,670	2,677,894										
Retained earnings	353,892	400,077	93,088	94,818	201,562										
Accumulated other comprehensive income (AOCI)	-1,119,344	159,166	77,080	331,377	110,444										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,352,040	3,484,092	3,437,893	3,418,865	2,989,900										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	135,427	135,911	135,769	136,562	133,918										
Accumulated other comprehensive income-related adjustments	-1,119,344	159,166	77,080	331,377	110,444										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,335,957	3,189,015	3,225,044	2,950,926	2,745,538										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,335,957	3,189,015	3,225,044	2,950,926	2,745,538										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	144,784										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	144,784										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	144,784										
Tier 1 Capital	3,335,957	3,189,015	3,225,044	2,950,926	2,890,322										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	173,865	183,320	174,836	238,506	161,757										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	173,865	183,320	174,836	238,506	161,757										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	173,865	183,320	174,836	238,506	161,757										
Exited advanced approach tier 2 capital															
Total capital	3,509,822	3,372,335	3,399,880	3,189,432	3,052,079										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	33,926,504	34,399,339	35,445,010	31,376,163	25,528,194										
Less: Deductions from common equity tier 1 capital	135,427	135,911	135,769	136,562	133,918										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	33,791,077	34,263,428	35,309,241	31,239,601	25,394,276										
Total risk-weighted assets	23,885,207	22,738,255	22,483,748	21,516,461	19,713,813										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	13.97	11.77	81	14.02	12.59	74	14.34	12.37	81	13.71	12.35	76	13.93	12.11	80
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.97	12.48	75	14.02	13.31	66	14.34	13.11	72	13.71	13.08	69	14.66	12.78	80
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.69	14.27	64	14.83	15.21	50	15.12	14.91	61	14.82	15.23	51	15.48	14.36	73
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.87	9.22	72	9.31	9.07	62	9.13	8.98	60	9.45	9.13	63	11.38	9.76	84
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		4,298			4,419			4,405			4,423			4,306		-2.74	1.32
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		4,298			4,419			4,405			4,423			4,306		-2.74	1.32
Reinsurance recoverables (L/H)		0			0			0			0			0			
Separate account assets (L/H)																	
Total insurance underwriting equity		4,289			4,366			4,358			4,381			4,276		-1.76	3.42
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		4,289			4,366			4,358			4,381			4,276		-1.76	3.42
Total insurance underwriting net income		34			17			29			59			75	100.00	-38.18	
Total property and casualty		0			0			0			0			0			
Total life and health		34			17			29			59			75	100.00	-38.18	
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			4			-100.00
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		684			603			1,262			903			1,264	13.43	-38.38	
Other insurance activities income		684			603			1,262			900			1,251	13.43	-33.79	
Insurance and reinsurance underwriting income		0			0			0			3			13		-100.00	
Premiums		0			0			0			3			13		-100.00	
Credit related insurance underwriting		0			0			0			3			13		-100.00	
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			6			6			6			9	-100.00	-100.00	
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		18,373			19,895			20,002			19,638			19,185		-7.65	-1.82

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0.01	0	87	0.01	0	87	0.01	0	86	0.01	0	86	0.02	0.01	82			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	51.77	16	0	53.46	18	0	53.11	18	0	53.67	17	0	51.47	18			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	48.23	83	100	46.54	82	100	46.89	82	100	46.33	82	100	48.53	81			
Separate account assets (L/H) / Total life assets	0	11.73	43	0	13.15	42	0	13.40	42	0	11.24	43	0	7.26	42			
Insurance activities revenue / Adjusted operating income	0.06	0.36	54	0.05	0.38	47	0.09	0.36	54	0.07	0.41	51	0.09	0.47	50			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0.33	2.84	82	1.03	7.32	77			
Credit related premium income / Total premium income		32.83			31.14			32.99		100	38.23	81	100	34.91	83			
Other premium income / Total premium income		67.17			68.86			67.01		0	61.77	18	0	65.09	16			
Insurance underwriting net income / Consolidated net income	0.01	0.02	85	0	0.02	85	0.01	0.02	85	0.02	0.03	86	0.02	0.08	80			
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59				19.86			
Insurance net income (L/H) / Equity (L/H)	1.06	177.77	33	0.52	5.51	33	0.67	4.49	33	1.35	3.62	46	1.75	5.13	33			
Insurance benefits, losses, expenses / Insurance premiums		4,581.19			-364.02			927.51		200	447.82	72	69.23	233.61	40			
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.53	12.02	9	0.59	11.72	9	0.59	12	7	0.62	11.03	10	0.63	11.51	11			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	5,000	3,099	5,000	31,845	29,662
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	5,000	3,099	5,000	31,845	29,662
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,000	3,099	5,000	31,845	29,662
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.84	33	0	0.63	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....	61.34	20.31	81	-90.72	-0.16	4	-84.30	6.83	3	7.36	-2.40	70	9.85	22.48	65
Total selected assets.....	61.34	21.10	81	-90.72	3.36	4	-84.30	9.48	3	7.36	2.04	60	9.85	12.40	67
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		57,562	73,978	67,457	95,741	113,810	-22.19	64.45
1–4 family residential loans		57,562	73,978	67,457	95,741	113,810	-22.19	64.45
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0.18	0.21	0.18	0.29	0.44		
1–4 family residential loans		0.18	0.21	0.18	0.29	0.44		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		19.67	20.20	20.28	19.36	18.39		
1–4 family residential loans		1.85	1.91	1.87	1.93	2.41		
Home equity lines		3.53	3.74	3.77	3.98	5.15		
Credit card receivables.....		6.50	7.15	7.12	6.62	7.38		
Auto loans and other consumer loans.....		22.63	20.66	21.23	24.84	22.96		
Commercial and industrial loans		45.81	46.35	45.72	43.27	43.70		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0	0	0
1–4 family residential loans.....	0	0	0	0	0	0	0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0	0	0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	0	0
Dollar Amount in Thousands		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	392	1,605	1,241	1,651	1,893	-75.58	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	392	1,605	1,241	1,651	1,893	-75.58	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	2,326	1,657	2,630	5,188	0	40.37	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total 90+ days past due securitized assets	2,326	1,657	2,630	5,188	0	40.37	
Total past due securitized assets.....	2,718	3,262	3,871	6,839	1,893	-16.68	
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.68	2.17	1.84	1.72	1.66
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.68	2.17	1.84	1.72	1.66
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	4.04	2.24	3.90	5.42	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	4.04	2.24	3.90	5.42	0
Total past due securitized assets percent of securitized assets	4.72	4.41	5.74	7.14	1.66
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.36	0.17	0.19	0.26	0.36
Home equity lines	0.18	0.41	0.27	0.87	0.49
Credit card receivables	0.89	0.85	0.84	1.08	1.40
Commercial and industrial loans	0.11	0.05	0.11	0.05	0.28
All other loans and leases	0.61	0.26	0.31	0.39	0.66
Total managed loans past due 30–89 days	0.45	0.22	0.26	0.32	0.55
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.18	0.16	0.20	0.27	0.07
Home equity lines	0.30	0.29	0.28	0.12	0.07
Credit card receivables	0.81	0.78	0.91	1.87	1.52
Commercial and industrial loans	0.01	0.01	0.01	0.08	0.02
All other loans and leases	0.04	0.02	0.02	0.03	0.07
Total managed loans past due 90+ days	0.09	0.08	0.09	0.17	0.13
Total Past Due Managed Assets	0.54	0.30	0.36	0.48	0.69
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	-0.01	0
Home equity lines	-0.02	0.01	0	-0.05	0.06
Credit card receivables	2.18	3.99	3.48	3.97	4.63
Commercial and industrial loans	0.02	-0.20	-0.14	0.10	0.04
All other loans and leases	0.06	0.03	0.04	0.06	0.17
Net Losses on Managed Assets Percent of Total Managed Assets	0.11	0.13	0.12	0.21	0.33

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		29,234	26,737	36,387	33,723	37,865	9.34	29.68
Dividends		1	1	1	1	0	0.00	-50.00
Interest		734	27	48	218	1,057	2618.52	100.55
Management and service fees		28,499	26,709	36,338	33,504	36,808	6.70	28.52
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		58	4	6	15	151	1350.00	205.26
Dividends		0	0	0	0	0		
Interest		54	2	3	15	151	2600.00	184.21
Management and service fees		4	2	3	0	0	100.00	
Other income		0	0	0	0	0		
Income from subsidiary holding companies		220,000	270,000	340,000	210,000	500,000	-18.52	83.33
Dividends		220,000	270,000	340,000	210,000	500,000	-18.52	83.33
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		249,292	296,741	376,393	243,738	538,016	-15.99	74.87
Securities gains (losses)		0	0	0	0	0		-100.00
Other operating income		6,724	3,381	5,089	6,084	9,660	98.88	62.26
Total operating income		256,016	300,122	381,482	249,822	547,676	-14.70	66.88
Operating Expenses								
Personnel expenses		30,087	27,490	37,362	31,277	32,882	9.45	43.20
Interest expense		0	0	0	0	0		
Other expenses		16,928	13,119	17,844	16,624	18,330	29.03	-11.56
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		47,015	40,609	55,206	47,901	51,212	15.77	17.10
Income (loss) before taxes		208,009	259,586	326,355	201,974	496,774	-19.87	83.65
Applicable income taxes (credit)		-3,168	-3,257	-3,949	-3,648	-4,098		
Extraordinary items								
Income before undistributed income of subsidiaries		211,177	262,843	330,304	205,622	500,872	-19.66	74.47
Equity in undistributed income of subsidiaries		145,594	153,016	200,461	148,435	-79,641	-4.85	40.01
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		29,831	30,500	32,030	-2,990	3,648	-2.19	
Subsidiary holding companies		115,763	122,516	168,431	151,425	-83,289	-5.51	10.13
Net income (loss)		356,771	415,859	530,765	354,057	421,231	-14.21	58.55
Memoranda								
Bank net income		1	1	1	1	0	0.00	-50.00
Nonbank net income		29,831	30,500	32,030	-2,990	3,648	-2.19	
Subsidiary holding companies' net income		335,763	392,516	508,431	361,425	416,711	-14.46	49.15

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	50,230	2.10	50,233	1.42	50,003	1.43	50,009	50,012	-0.01	0.16	
Common and preferred stock	24	0	27	0	3	0	9	12	-11.11	100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	50,206	2.10	50,206	1.42	50,000	1.43	50,000	50,000	0.00	0.14	
Other receivables	0	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	154,480	6.45	131,397	3.72	141,508	4.06	100,253	97,388	17.57	150.12	
Common and preferred stock	130,711	5.46	99,472	2.82	100,983	2.90	68,346	71,290	31.40	157.52	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	23,769	0.99	31,925	0.90	40,525	1.16	31,907	26,098	-25.55	116.00	
Other receivables	0	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	1,924,700	80.35	3,033,931	85.94	2,997,136	85.97	3,077,068	2,687,680	-36.56	-19.57	
Common and preferred stock	1,924,700	80.35	3,033,931	85.94	2,997,136	85.97	3,077,068	2,687,680	-36.56	-19.57	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0		-100.00	
Securities	10,344	0.43	11,631	0.33	11,718	0.34	7,629	4,180	-11.07	-88.30	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	216,818	9.05	264,497	7.49	245,616	7.05	171,943	301,913	-18.03	66.77	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	5,518	0.23	5,066	0.14	5,048	0.14	5,112	5,164	8.92	6.71	
Intangible assets	0	0	0	0	0	0	0	0			
Other assets	33,323	1.39	33,707	0.95	35,156	1.01	32,890	29,190	-1.14	67.44	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	2,395,413	100.00	3,530,462	100.00	3,486,185	100.00	3,444,904	3,175,527	-32.15	-12.84	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	0	0	0	0	0	0	0	0			
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0	0			
Other liabilities	43,819	1.83	49,792	1.41	48,887	1.40	47,857	40,843	-12.00	-8.29	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total liabilities	43,819	1.83	49,792	1.41	48,887	1.40	47,857	40,843	-12.00	-8.29	
Equity Capital	2,351,594	98.17	3,480,670	98.59	3,437,298	98.60	3,397,047	3,134,684	-32.44	-12.92	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	144,784		-100.00	
Common stock	610,804	25.50	589,352	16.69	610,804	17.52	589,352	563,978	3.64	19.76	
Common surplus	2,683,631	112.03	2,427,544	68.76	2,689,894	77.16	2,436,288	2,151,464	10.55	73.33	
Retained earnings	353,446	14.76	396,655	11.24	92,493	2.65	73,000	201,562	-10.89	-19.72	
Accumulated other comprehensive income	-1,119,344	-46.73	159,166	4.51	77,080	2.21	331,377	110,444			
Other equity capital components	-176,943	-7.39	-92,047	-2.61	-32,973	-0.95	-32,970	-37,548			
Total liabilities and equity capital	2,395,413	100.00	3,530,462	100.00	3,486,185	100.00	3,444,904	3,175,527	-32.15	-12.84	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0			

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	16.09	11.02	90	16.13	12.52	80	15.41	11.94	79	10.70	7.29	77	13.71	9.68	88	
Bank net income / Average equity investment in banks	10.46	11.60	41	8.08	12.35	10	7.25	11.80	9	5.95	7.45	29	0	10.51	2	
Nonbank net income / Average equity investment in nonbanks	34.68	9.71	90	49.02	13.18	92	37	13.12	87	-4.60	9.75	6	5.31	7.89	53	
Subsidiary HCs net income / Average equity investment in sub HCs	18.47	8.41	85	17.26	11.04	80	16.80	10.11	80	12.41	7.01	79	15.24	8.55	92	
Bank net income / Parent net income	0	98.76	9	0	96.45	9	0	96.79	9	0	88.16	11	0	82.22	7	
Nonbank net income / Parent net income	8.36	2.50	85	7.33	3.22	80	6.03	3.40	78		3.59		0.87	5.93	50	
Subsidiary holding companies' net income / Parent net income	94.11	85.68	50	94.39	66.57	65	95.79	65.35	65	102.08	68.34	75	98.93	74	61	
Leverage																
Total liabilities / Equity capital	1.86	18.39	16	1.43	16.51	12	1.42	16.81	15	1.41	20.06	12	1.30	20.43	11	
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13	
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7	
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13	
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13	
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13	
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	0	28.44	13	
Double Leverage																
Equity investment in subs / Equity capital	87.41	104.01	3	90.02	103.15	4	90.13	103.22	3	92.59	102.81	6	88.01	103.22	5	
Total investment in subs / Equity capital	90.55	109.29	3	92.38	108.29	3	92.77	108.40	3	95	110.16	7	90.44	111.07	2	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.62	0.39	6	-0.63	0.27	6	-0.64	0.29	6	-0.71	0.47	9	-0.89	0.36	6	
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82			1.22		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	187.67	130.36	76	232.72	152.56	78	221.21	152.85	78	148.61	136.59	65	321.86	177.68	88	
Cash from ops + noncash items + op expense / Op expense + dividend	188.88	118.32	76	237.49	155.61	80	225.81	154.48	78	151.74	147.24	65	323.78	190.27	84	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	86.05	105.80	35	173.98	94.59	86	145.97	98.54	83	30.09	134.08	7	158.55	116.34	81	
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33			2,016.32			1,968.54		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,454.22			1,896.20			1,770.77			1,539.23			1,632.83		
Dividends + interest from subsidiaries / Interest expense + dividends	230.43	150.57	80	292.86	174.48	81	277.16	174.12	80	164.80	150.43	65	409.26	210.80	86	
Fees + other income from subsidiaries / Salary + other expenses	60.63	10.18	88	65.78	12.03	90	65.83	11.92	89	69.94	13.95	89	71.87	16.52	87	
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			52.45			46.80		57.11
Other Ratios																
Net assets that reprice within 1 year / Total assets	9.53	3.60	83	8.07	3.29	82	7.82	3.44	78	5.63	3.85	69	10.02	2.64	86	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.30			0.60			0.17		0.10		0.04	
Nonaccrual					0.65			1.04			0.92		1.03		0.54	
Total					0.95			1.64			1.09		1.13		0.58	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.63	1.77	76	0.46	1.76	70	0.46	1.76	70	0.33	2.66	64	0.40	5.62	60	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	45.37	70.90	29	35.08	69.90	25	37.15	66.37	29	62.04	81.10	40	24.45	57.84	20
Dividends declared / Net income	26.86	31.93	36	22.17	27.22	42	23.12	28.27	38	36.03	42.29	41	29.07	33.08	42
Net income – dividends / Average equity.....	11.77	7.51	85	12.55	9.25	77	11.84	8.62	77	6.84	4.14	82	9.72	6.46	87
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	20	0	160.45	16	0	155.92	15	0	132.17	15	0	178.13	9
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	229.60	4.73	95	292.83	6.32	95	277.11	5.91	95	164.62	4.85	95	408.28	21.40	94
Dividends from all subsidiaries	229.60	183.35	76	292.83	213.42	75	277.12	203.53	74	164.62	174.85	60	408.28	260.40	81
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	100	43.79	87	100	43.30	93	100	45.96	93	100	60.28	85		66.55	
Interest income from bank subsidiaries.....	73,400	0.21	99	2,700	0.11	99	4,800	0.11	99	21,800	0.36	99		0.54	
Management and service fees from bank subsidiaries	999,999	0.95	99	999,999	0.87	99	999,999	0.88	99	999,999	1.47	99		1.55	
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46		0	
Operating income from bank subsidiaries	999,999	52.71	99	999,999	48.70	99	999,999	51.33	99	999,999	62.88	99		69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	0	66.90	8	0	62.63	8		56.39		0	82.95	12
Interest income from nonbank subsidiaries.....	0.18	3.25	70	0.01	2.38	64	0.01	2.44	62		7.38		4.14	20.25	62
Management and service fees from nonbank subsidiaries	0.01	0.51	82	0.01	0.66	79	0.01	0.37	80		0.86		0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45		0.16		0	1.06	43
Operating income from nonbank subsidiaries	0.19	64.26	21	0.01	94.31	5	0.02	87.22	6		79.84		4.14	150.41	13
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	65.52	72.55	55	68.79	36.58	70	66.87	38.10	65	58.10	43.51	61	119.99	61.23	84
Interest income from subsidiary holding companies.....	0	15.40	27	0	5.06	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....	0	0.27	47	0	0.75	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3	52	0	-0.41	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	65.52	85.23	44	68.79	47.30	65	66.87	58.37	50	58.10	55.20	52	119.99	76.49	76
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	20	0	72.55	17	0	74.16	15	0	69.76	17	0	67.32	10
Interest income from bank subsidiaries.....	0.29	0.98	69	0.01	0.27	53	0.01	0.23	54	0.09	0.63	55	0.19	0.80	61
Management and service fees from bank subsidiaries	11.13	1.25	90	8.90	1.64	88	9.53	1.44	88	13.41	1.87	88	6.72	1.81	86
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	11.42	81.70	14	8.91	82.68	12	9.54	83.13	12	13.50	82.20	14	6.91	78.80	15
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0.02	0.28	78	0	0.20	73	0	0.18	73	0.01	0.73	72	0.03	1.19	66
Management and service fees from nonbank subsidiaries	0	0.01	86	0	0.02	85	0	0.01	84	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.02	4.41	41	0	5.69	28	0	4.67	28	0.01	4.70	32	0.03	7.29	25
Dividends from subsidiary holding companies.....	85.93	2.46	96	89.96	2.13	96	89.13	2.10	97	84.06	2.53	95	91.29	4.52	96
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	85.93	3.74	94	89.96	3.40	96	89.13	3.91	96	84.06	4.56	92	91.29	6.08	93
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08			28.33	